

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

HARLAN MICHAEL NEFSTEAD
DAWN MICHELLE NEFSTEAD
Debtor(s)

Case No. 19-10814JCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/13/2019.
- 2) The plan was confirmed on 09/25/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/12/2020, 12/19/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/10/2023.
- 5) The case was completed on 09/06/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$330,510.12.
- 10) Amount of unsecured claims discharged without full payment: \$46,888.90.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | |
|--|-------------|
| Total paid by or on behalf of the debtor | \$65,686.00 |
| Less amount refunded to debtor | \$916.50 |

NET RECEIPTS: \$64,769.50

Expenses of Administration:

| | |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$7,965.00 |
| Court Costs | \$0.00 |
| Trustee Expenses & Compensation | \$3,475.04 |
| Other | \$0.00 |

TOTAL EXPENSES OF ADMINISTRATION: \$11,440.04

Attorney fees paid and disclosed by debtor: \$1,035.00

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|---------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| ALLEGHENY HEALTH NETWORK | Unsecured | 15.00 | NA | NA | 0.00 | 0.00 |
| ARIS++ | Unsecured | 28.00 | NA | NA | 0.00 | 0.00 |
| ATT | Unsecured | 186.52 | NA | NA | 0.00 | 0.00 |
| BARBARA J WELTON ESQ | Unsecured | 1.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL ONE BANK (USA) NA BY AN | Unsecured | 654.00 | 654.06 | 654.06 | 193.39 | 0.00 |
| CAPITAL ONE NA** | Unsecured | 373.00 | 373.13 | 373.13 | 110.32 | 0.00 |
| CAPITAL ONE NA** | Unsecured | 2,256.00 | 2,256.48 | 2,256.48 | 667.16 | 0.00 |
| CBE GROUP | Unsecured | 262.00 | NA | NA | 0.00 | 0.00 |
| COMENITY BANK++ | Unsecured | 1,545.00 | NA | NA | 0.00 | 0.00 |
| DIRECTV LLC BY AMERICAN INFOSC | Unsecured | NA | 184.61 | 184.61 | 54.58 | 0.00 |
| DISCOVER BANK(*) | Unsecured | 8,641.00 | 8,714.62 | 8,714.62 | 2,576.63 | 0.00 |
| DISCOVER BANK(*) | Unsecured | 8,456.00 | 8,605.58 | 8,605.58 | 2,544.39 | 0.00 |
| EDGAR SNYDER & ASSOC | Unsecured | 1.00 | NA | NA | 0.00 | 0.00 |
| EOS CCA++ | Unsecured | 177.25 | NA | NA | 0.00 | 0.00 |
| FIRST FEDERAL CREDIT CONTROL | Unsecured | 152.00 | NA | NA | 0.00 | 0.00 |
| FIRST FEDERAL CREDIT CONTROL | Unsecured | 139.00 | NA | NA | 0.00 | 0.00 |
| FIRST FINANCIAL INVESTMENT FUN | Unsecured | NA | 4,828.89 | 4,828.89 | 1,427.75 | 0.00 |
| FORD MOTOR CREDIT COMPANY LL | Unsecured | 3,030.03 | NA | NA | 0.00 | 0.00 |
| JOAN FAIRCHILD++ | Unsecured | 1.00 | NA | NA | 0.00 | 0.00 |
| LIMOSA LLC | Secured | NA | 32,096.05 | 0.00 | 0.00 | 0.00 |
| LVNV FUNDING LLC | Unsecured | NA | 0.00 | 0.00 | 0.00 | 0.00 |
| LVNV FUNDING LLC | Unsecured | NA | 0.00 | 0.00 | 0.00 | 0.00 |
| MERCURY | Unsecured | 4,693.00 | NA | NA | 0.00 | 0.00 |
| PA DEPARTMENT OF REVENUE* | Secured | 0.00 | 2,186.99 | 1,704.09 | 1,704.09 | 499.44 |
| PA DEPARTMENT OF REVENUE* | Priority | 1.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PORTFOLIO RECOVERY ASSOCIATES | Unsecured | 618.00 | 618.13 | 618.13 | 182.76 | 0.00 |
| PORTFOLIO RECOVERY ASSOCIATES | Unsecured | 1,009.15 | 1,197.05 | 1,197.05 | 353.93 | 0.00 |
| PORTFOLIO RECOVERY ASSOCIATES | Unsecured | 3,123.00 | 3,123.56 | 3,123.56 | 923.53 | 0.00 |
| PORTFOLIO RECOVERY ASSOCIATES | Unsecured | 3,769.47 | 4,130.40 | 4,130.40 | 1,221.23 | 0.00 |
| SYNCHRONY BANK** | Unsecured | 1,197.00 | NA | NA | 0.00 | 0.00 |
| TAMMIE HAYNES | Unsecured | NA | 0.00 | 10,000.00 | 2,956.68 | 0.00 |

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|---------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| TAMMIE HAYNES | Priority | 1.00 | 58,024.97 | 0.00 | 0.00 | 0.00 |
| US BANK NA - TRUSTEE RMTP TRUS' | Secured | 63,080.62 | 63,743.01 | 0.00 | 31,732.51 | 0.00 |
| US BANK NA - TRUSTEE RMTP TRUS' | Secured | 0.00 | 4,953.10 | 4,953.10 | 4,953.10 | 0.00 |
| US DEPARTMENT OF EDUCATION++ | Unsecured | 22,650.00 | 22,716.38 | 0.00 | 0.00 | 0.00 |
| WARREN GENERAL HOSPITAL | Unsecured | 25.00 | NA | NA | 0.00 | 0.00 |
| WARREN GENERAL HOSPITAL | Unsecured | 961.69 | NA | NA | 0.00 | 0.00 |
| WARREN GENERAL HOSPITAL | Unsecured | 25.00 | NA | NA | 0.00 | 0.00 |
| WARREN GENERAL HOSPITAL | Unsecured | 25.00 | NA | NA | 0.00 | 0.00 |
| WARREN GENERAL HOSPITAL | Unsecured | 25.00 | NA | NA | 0.00 | 0.00 |
| WELLS FARGO BANK NA | Unsecured | 4,153.00 | 4,153.22 | 4,153.22 | 1,227.97 | 0.00 |

Summary of Disbursements to Creditors:

| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|-------------------------------------|----------------------|-----------------------|----------------------|
| Secured Payments: | | | |
| Mortgage Ongoing | \$0.00 | \$31,732.51 | \$0.00 |
| Mortgage Arrearage | \$4,953.10 | \$4,953.10 | \$0.00 |
| Debt Secured by Vehicle | \$0.00 | \$0.00 | \$0.00 |
| All Other Secured | \$1,704.09 | \$1,704.09 | \$499.44 |
| TOTAL SECURED: | \$6,657.19 | \$38,389.70 | \$499.44 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$0.00 | \$0.00 | \$0.00 |
| TOTAL PRIORITY: | \$0.00 | \$0.00 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$48,839.73 | \$14,440.32 | \$0.00 |

Disbursements:

| | | |
|------------------------------|--------------------|---------------------------|
| Expenses of Administration | <u>\$11,440.04</u> | |
| Disbursements to Creditors | <u>\$53,329.46</u> | |
| TOTAL DISBURSEMENTS : | | <u>\$64,769.50</u> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/17/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.